

Effects of Lack of Health Insurance Coverage on Montanans
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I. Lack of complete insurance coverage costs Montana health care facilities millions of dollars. Last year, Benefis Hospital in Great Falls lost \$36 million dollars due to patients without health insurance who could not pay their bills. Benefis Vice President Amy Beames stated that, to make up for the shortfall, costs get shifted onto other patients, raising health care costs for everyone.

-Whitney, Eric (3 March 2015). "Why Montana Hospitals Back Bullock's Medicaid Expansion Plan." Montana Public Radio. Retrieved from
<http://www.momedicaidcoalition.org/content/mtpr-why-montana-hospitals-back-bullocks-medicaid-expansion-plan>

II. Lack of insurance coverage will cost Montana \$401.6 million in uncompensated costs over 6 years. This results in higher health care costs, due to people delaying less expensive preventative care, and cost shifting which causes health care costs to increase for others. Federal subsidies for these uncompensated costs only covered \$11.4 million in FY2009.

-The Bureau of Business and Economic Research (2013). An estimate of the economic ramifications attributable to the potential Medicaid expansion on the Montana economy. The University of Montana. Retrieved from
http://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&ved=0CDsQFjAB&url=http%3A%2F%2Fcsi.mt.gov%2Fhealth%2Fmedia%2FBBER_MedicaidExpansion.pdf&ei=YLr_VOW-EMSqogTDzoKgCg&usg=AFQjCNGtO8Y67LqdtEqGYIrNQY_bEXVPCw

III. Uncompensated costs from lack of insurance increase private insurance premiums in Montana: by \$922/year for families and \$341/year for individual coverage.

-The Bureau of Business and Economic Research (2013).

IV. Uncompensated health care costs due to lack of insurance coverage cost Montana taxpayers almost \$150 million in 2010.

-The Bureau of Business and Economic Research (2013).

V. Expanding insurance coverage is more efficient than current safety-net programs for the uninsured. Increasing insurance coverage by 10% decreases unmet medical needs by 25-30%, while a 10% increase on current safety-net programs for uninsured only decreases unmet medical needs by 10-15%.

-The Bureau of Business and Economic Research (2013).